

ABSTRACT

THE EFFECT OF INTEREST MARGIN, PROBLEM CREDIT, AND OPERATIONAL EFFICIENCY ON RETURN ON ASSET

(Case Study on conventional commercial banks on the Indonesia Stock Exchange 2019-2023)

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This study aims to determine: (1) Interest Margin, Problem Credit, and Operational Efficiency, in conventional commercial banks listed on the IDX (Indonesia Stock Exchange) in 2019-2023; (2) The effect of Interest Margin, Problem Credit, and Operational Efficiency simultaneously on conventional commercial banks listed on the IDX in 2019-2023; and (3) The effect of Interest Margin, Problem Credit, and Operational Efficiency partially on conventional commercial banks listed on the IDX in 2019-2023. The population in this study is Conventional Commercial Banks Listed on the IDX in 2019-2023 and a sample of 27 companies was obtained using purposive sampling techniques. The research method used in this study is a quantitative method with a survey type and data analysis techniques in the form of multiple linear regression of panel data. The results of this study indicate that: (1) Interest Margin and Non-Performing Loans partially have a positive effect on Return On Assets; (2) Operational Efficiency partially has a negative effect on Return On Assets; (3) Interest Margin, Non-Performing Loans, and Operational Efficiency simultaneously have an effect on Return On Assets.

Keyword: Interest Margin, Problem Credit, Operational Efficiency, Return On Asset.

ABSTRAK

PENGARUH *INTEREST MARGIN*, KREDIT BERMASALAH, DAN EFISIENSI OPERASI TERHADAP *RETURN ON ASSET*

(Studi Kasus pada Bank Umum Konvensional yang Listing di Bursa Efek Indonesia Periode 2019-2023)

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Penelitian ini bertujuan untuk mengetahui: (1) *Interest Margin*, Kredit Bermasalah, Efisiensi Operasi dan *Return On Asset* pada Bank Umum Konvensional yang Listing di BEI tahun 2019-2023; (2) Pengaruh *Interest Margin*, Kredit Bermasalah, Efisiensi Operasi secara simultan terhadap *Return Osset* pada Bank Umum Konvensional yang Listing di BEI tahun 2019-2023; dan (3) Pengaruh *Interest Margin*, Kredit Bermasalah, Efisiensi Operasi secara parsial terhadap *Return Osset* pada Bank Umum Konvensional yang Listing di BEI tahun 2019-2023. Populasi dalam penelitian ini adalah Bank Umum Konvensional yang Listing di BEI tahun 2019-2023 dan didapati sampel 27 perusahaan dengan teknik *purposive sampling*. Metode penelitian yang digunakan dalam penelitian ini adalah metode kuantitatif dengan jenis survei dan teknik analisis data berupa regresi linear berganda data panel. Hasil penelitian ini menunjukkan bahwa: (1) *Interest Margin* dan Kredit Bermasalah secara parsial berpengaruh positif terhadap *Return On Asset*; (2) Efisiensi Operasi secara parsial berpengaruh negatif terhadap *Return On Asset*; (3) *Interest Margin*, Kredit Bermasalah, dan Efisiensi Operasi secara bersama-sama berpengaruh terhadap *Return On Asset*.

Kata Kunci: *Interest Margin*, Kredit Bermasalah, Efisiensi Operasi, *Return On Asset*.